

Information to identify the case:

Debtor 1	<u>Regina Yvonne Guthridge</u>	Social Security number or ITIN	xxx-xx-6542
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-26918-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Regina Yvonne Guthridge

3/17/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Regina Yvonne Guthridge
DebtorCase No. 14-26918-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 38

Date Rcvd: Mar 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2020.

db +Regina Yvonne Guthridge, 810 Laurel Street, Lakehurst, NJ 08733-2708
cr +Atlas Acquisitions LLC, Oliphant Financial, LLC, 2601 Cattlemen Road,
Sarasota, FL 34232-6235
cr +Bank of America, N.A., Stern, Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway,
Suite 302, Roseland, NJ 07068-1640
514992828 +Bank Of America Home Loan, PO Box 15222, Wilmington, DE 19850-5222
514992829 Boscovs, PO Box 71106, Charlotte, NC 28272-1106
514992831 Capital One Bank, P.O. Box 60167, City Of Industry, CA 91716-0167
517099453 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517099454 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806,
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
514992832 Chase, PO Box 24696, Columbus, OH 43224-0696
514992836 Comenity Bank, P.O. Box 182789, Wilkes Barre, PA 18773
514992841 +Northland Group Inc., PO Box 390905, Mailcode CBT1, Minneapolis, MN 55439-0905
517068522 +Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100,
Woodland Hills, California 91364-6207
514992843 +United Collection Bureau, 5620 South Wyck Blvd. Suite 206, Toledo, OH 43614-1501
514992844 +Walmart, P.O. Box 550927, Atlanta, GA 30355-3427

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 18 2020 01:05:35 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 18 2020 01:05:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515066143 EDI: AIS.COM Mar 18 2020 07:38:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515059490 +EDI: ATLASACQU.COM Mar 18 2020 07:38:00 Atlas Acquisitions LLC,
on behalf of Oliphant Financial, LLC, 294 Union St., Hackensack, NJ 07601-4303
515220177 +EDI: BANKAMER.COM Mar 18 2020 07:39:00 Bank of America, N.A.,
Attn: Bankruptcy Dept., Mail Stop CA6-91, 400 National Way, Simi Valley, CA 93065-6414
515119810 EDI: RECOVERYCORP.COM Mar 18 2020 07:38:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
517527183 +EDI: PRA.COM Mar 18 2020 07:38:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
514992830 +EDI: CAPITALONE.COM Mar 18 2020 07:39:00 Capital One, PO Box 71104,
Charlotte, NC 28272-1104
515113892 EDI: BL-BECKET.COM Mar 18 2020 07:39:00 Capital One, N.A., c/o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
514994556 +E-mail/Text: bankruptcy@cavps.com Mar 18 2020 01:05:56 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
514992834 EDI: CITICORP.COM Mar 18 2020 07:39:00 Citi Card, PO Box 6004,
Sioux Falls, SD 57117-6004
514992835 +EDI: CITICORP.COM Mar 18 2020 07:39:00 Citibank, PO Box 6062,
Sioux Falls, SD 57117-6062
515016315 +EDI: TSYS2.COM Mar 18 2020 07:39:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
514992837 +EDI: Q3G.COM Mar 18 2020 07:38:00 JH Portfolio Debt Equities LLC, PO Box 788,
Kirkland, WA 98083-0788
514992833 EDI: JPMORGANCHASE Mar 18 2020 07:38:00 Chase Bank USA, PO Box 15153,
Wilmington, DE 19886
514992838 +E-mail/Text: bncnotices@becket-lee.com Mar 18 2020 01:04:32 Kohl's, PO Box 2983,
Milwaukee, WI 53201-2983
514992839 +EDI: WFNNB.COM Mar 18 2020 07:39:00 Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
514992840 EDI: TSYS2.COM Mar 18 2020 07:39:00 Macy's, PO Box 183083, Columbus, OH 43218-3083
515063554 +E-mail/Text: bankruptcy@oliphantfinancial.com Mar 18 2020 01:05:31 Oliphant Financial, LLC,
2601 Cattlemen Road, Sarasota, FL 34232-6231
515159810 EDI: PRA.COM Mar 18 2020 07:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
515150547 EDI: PRA.COM Mar 18 2020 07:38:00 Portfolio Recovery Associates, LLC,
c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
515010163 EDI: Q3G.COM Mar 18 2020 07:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515010798 EDI: RMSC.COM Mar 18 2020 07:39:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515195364 EDI: ECAST.COM Mar 18 2020 07:39:00 eCAST Settlement Corporation, assignee,
of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 24

District/off: 0312-3

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515014098 ##+JH Portfolio Debt Equities LLC, c/o Stephen Einstein & Associates, P.C.,
Attn: Stephen Einstein, Esq., 20 Vesey Street Suite 1406, New York, NY 10007-4217
514992842 ##+Stephen Einstein & Assoc., 20 Vesey Street Suite 1406, New York, NY 10007-4217

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bank of America, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
Patrick Moscatello on behalf of Debtor Regina Yvonne Guthridge moscatellolaw1@gmail.com,
moscatellolaw2@gmail.com;moscatellolaw2@comcast.net

TOTAL: 7